

NE Page 21, line 20, delete "asbetween" and substitute therefor -as between-;

NE Page 21, line 27 correct the spelling of "prerequisite";

NE Page 25, line 20 correct the spelling of "non-recourse";

NE Page 28, line 24 correct the spelling of "conditions";

NE Page 29, line 13, delete "Amore" and substitute therefor -A more- and correct the spelling of "conditions";

NE Page 32, line 7, correct the spelling of "identifier";

NE Page 33, line 1 replace "instrumentsould" with -instrument should-;

NE Page 34, line 1, delete "instrument should" and substitute therefor --instrument should-;

Page 39, please replace the second paragraph at lines 13-23 with the following:

--At the time of making this patent application, it is preferred that the original 1st of exchange be a paper (or equivalent) document bearing the original or actual signature of the buyer and preferably also of the seller. Such an originally signed paper 1st of exchange is desirable to fulfil the requirements of the League of Nations 1930-31 convention. Article 1 of the League of Nations 1930-31 convention defines a bill of exchange as follows:

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Cont "A bill of exchange contains:

1. The term 'bill of exchange' inserted in the body of the instrument and expressed in the language employed in drawing up the instrument;
2. An unconditional order to pay a determinate sum of money;
3. The name of the person who is to pay (drawee);
4. A statement of the time of payment;
5. A statement of the place where payment is to be made;
6. The name of the person to whom or to whose order payment is to be made;
7. A statement of the date and of the place where the bill is issued;

8. The signature of the person who issues the bill (drawer)."

As used herein the term "bill of exchange" means a bill of exchange as defined in Article 1 of the League of Nations convention 1930-31.

However, as explained elsewhere herein, adoption of subsequent international agreements, such as the UNCITRAL convention may enable these requirements to be met electronically in the future and the term "bill of exchange" is of course intended to include such adaptations to the League of Nations definition as may be appropriate for electronic commerce. Features such as electronic authentication, optionally verified by a digital certificate, effected by personal data identifying the buyer, such as thumb print or iris image data, or other electronically signature, may facilitate the use of electronic rather than paper documents, and the invention includes such variations.--

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Concl
N^e Page 41, line 1, delete "inwhich" and substitute therefor --in which--;

N^e Page 46, line 5, delete "upon";

N^e Page 50, line 9, delete "ing";

N^e Page 51, line 17, correct the spelling of "demarcation";

N^e Page 51, line 21, correct the spelling of "accommodates";

N^e Page 52, line 23, delete "the the" and substitute therefor -the-;

N^e Page 60, line 21, correct the spelling of "pre-accepted";

N^e Page 68, line 5, correct the spelling of "transactional";

N^e Page 68, line 9, delete "the the" and substitute therefor -the-;

- N/E Page 68, line 13, insert a comma after "letter-of-credit";
- N/E Page 70, line 16, correct the spelling of "more";
- N/E Page 74, line 25, delete "iscontemplated" and substitute therefor -is contemplated-;
- N/E Page 75, line 12, delete "to to" and substitute therefor -to-;
- N/E Page 77, line 10, delete "exporters1" and substitute therefor -exporters-;
- N/E Page 77, line 28, correct the spelling of "Bradstreet";
- N/E Page 79, line 8, correct the spelling of "identifiers";
- N/E Page 79, line 13, delete "tba" and substitute therefor --third party administrator TPA-;
- N/E Page 80, line 18, correct the spelling of "proceed";
- N/E Page 83, line 12 delete "and";
- N/E Page 87, line 11, correct the spelling of "Activity";
- N/E Page 87, line 25, correct the spelling of "availability";
- N/E Page 88, line 8, correct the spelling of "thid";
- N/E Page 88, line 15, correct the spelling of "with";
- N/E Page 89, line 14, before "will", insert -if-;
- N/E Page 89, line 15, delete "the movies separated at other times" and substitute therefor
--the parties may be separated at other times during-;

IN THE CLAIMS:

Please **CANCEL** claims 1-34, *without prejudice*.

Please **ADD** new claims ~~35-91~~, as follows: